



T.E.S. Regional Healthcare FCU

Debit & ATM Card Overdraft Coverage

Your T.E.S. FCU account has a feature called **TES Debit Card Overdraft Coverage**. Soon, we can no longer provide this coverage automatically—if you want to keep it, you need to tell us.

WHAT IS IT?

With **TES FCU Overdraft Coverage**, we may approve everyday debit card transactions for you, at our discretion, when you don't have sufficient available funds. This may include times when funds from your deposit are not available or when you cannot make a deposit until later that same business day. Fees may apply.

HOW DOES IT WORK?

- If you don't have sufficient available funds to make a purchase or pay for something unexpected, **TES FCU Debit Card Overdraft Coverage** may allow your everyday debit card transactions to be authorized at our discretion.
- Many deposits you make into your checking account are not available for your use immediately, so you cannot start using those dollars right away for everyday debit card purchases. **TES FCU Debit Card Overdraft Coverage** may provide options when you need them (approvals are subject to TES's discretion).

HOW MUCH DOES IT COST?

- Standard overdraft fees may apply, including a \$25 fee each time you use your debit card and don't have sufficient available funds at that time. See below for more details.
- No fee to keep **TES FCU Debit Card Overdraft Coverage** on your account.
- No fee if you never use it.

IS TES FCU DEBIT CARD OVERDRAFT COVERAGE RIGHT FOR YOU? TALK TO ONE OF OUR REPRESENTATIVES TODAY.

To get informed about **TES FCU Debit Card Overdraft Coverage** and determine if it's right for you, talk to a representative at our office or call 318-681-4335 or toll free 1-888-505-4256. If you don't make a choice—and you don't have sufficient funds to cover a purchase—beginning August 15, 2010, your everyday debit card transactions will be denied.

IMPORTANT DETAILS ABOUT TES FCU DEBIT CARD OVERDRAFT COVERAGE

- We will charge an insufficient funds/overdraft fee of \$25 each time we pay an overdraft created by check, ACH, in-person withdrawal, debit card transaction or other electronic means. We will charge a returned item fee of \$25 for any check or ACH transaction that is returned because your account had insufficient funds.
- Once an overdraft has occurred, you are obligated to bring your account to a positive balance promptly.
- Whether your overdraft will be paid at TES's discretion, and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing, or you are not making regular deposits, or you have had excessive overdrafts.
- If you have sufficient funds available under TES FCU Overdraft Protection, funds will automatically be transferred from your Regular Share account to cover your overdraft purchases. TES FCU Overdraft Protection may be subject to a credit approval. Fees may apply, including a \$5 transfer fee.
- Whether you have TES FCU Debit Card Overdraft Coverage on your checking account, will not affect how we treat your recurring debit, ACH/electronic transactions, or checks written off of your account. In particular, we may, at our discretion, authorize and pay a transaction that causes an overdraft and charge an insufficient funds/overdraft fee even if you do not maintain TES FCU Debit Card Overdraft Coverage on your account.

HELPFUL ANSWERS TO YOUR QUESTIONS

Q. If I sign up for TES Debit Card Overdraft Coverage, will my debit card charges always go through?

A. No. Whether a transaction will be paid is discretionary and we reserve the right not to pay. The amount of TES Debit Card Overdraft Coverage will vary based on your account history, including your deposit and spending patterns.

Q. If I do not sign up for TES Debit Card Overdraft Coverage, when will you stop paying my everyday overdraft debit card items?

A. If you do not opt in to TES Debit Card Overdraft Coverage or we do not receive a response from you, beginning 8/15/10 we will not authorize your everyday overdraft debit card purchases if you do not have sufficient funds available.

Q. If I have TES Overdraft Protection linked to a savings account, do I still need this service?

A. TES Overdraft Protection, which you already have on your checking account, allows us to automatically transfer money from your Regular Share (savings) account if your checking account is overdrawn. However, if you don't have sufficient funds available in your Shares to cover your transactions, your everyday debit card purchases will be denied. That's where TES Debit Card Overdraft Coverage can help. It may allow your everyday debit card purchases to be approved, at TES's discretion.

Q. If I have TES Courtesy Pay on my account, do I still need this service?

A. Yes. TES Courtesy Pay program allows only checks and ACH/electronic drafts to be paid on your behalf, so you will still need to sign up for TES Debit Card Overdraft Coverage. The two protection plans run separately and if you do not opt in or we do not receive a response from you, beginning 8/15/10 we will not authorize your everyday debit card purchases if you do not have sufficient funds available.